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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/277,189	03/26/1999	EDWARD G. MC LAUGHLIN	048657-5001	3185

22922 7590 01/21/2003

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EXAMINER

BUI, THACH H

ART UNIT

PAPER NUMBER

3628

DATE MAILED: 01/21/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/277,189	MCLAUGHLIN ET AL.
	Examiner Thach H Bui	Art Unit 3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 15 October 2002.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-30 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-30 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.

4) Interview Summary (PTO-413) Paper No(s) _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

1. The amendment filed October 15, 2002 has been received and entered.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lamm (U.S. Patent No. 6,078,907) in view of Kolling et al. (U.S. Patent No. 5,963,925).

As per claim 1, Lamm teaches a computer method of electronically presenting bills for at least one customer comprising a means for receiving at least one electronic bill for a customer (abstract) and a means for extracting, presenting billing information representative of the bill to the customer (see Figures 1-3). Lamm does not teach a means for scanning at least one paper bill. Kolling et al. teach a means for scanning (column 10, lines 7-21). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have combined the teachings of both Lamm and Kolling et al. to have a system for presenting bills for at least one customer having a means for scanning at least one paper bill received for the customer to generate an electronic image information so that the system can present at least one electronic bill and the extracted billing information representative of the at least one paper bill to the customer.

As per claims 2-6, Lamm teaches a computer system having a means for receiving payment instruction, drafting a payment, sending an electronic payment using an automated clearing house network, and printing (see Figures 1-5). The system also includes databases for storing information (see Figure 1). Lamm does not explicitly mention a means for printing a physical check. However, Lamm teaches a means for printing; therefore, it would have been obvious to one skilled artisan in the art to realize that the system, as taught by Lamm, is capable of printing a physical check. In addition, it would have been obvious to one skilled artisan to understand that the combined teachings of both Lamm and Kolling et al. creates a system that is capable of printing a stored scanned image of a remittance stub.

As per claims 7-8, the claims contain features addressed in the above claims, and therefore, are rejected under the same rationale. In addition, Kolling et al. teach an OCR (Optical Character Recognition) system (column 10, lines 7-21).

As per claims 9-30, the claims contain features addressed in the above claims, and therefore, are rejected under the same rationale. In addition, Lamm teaches a unique numeric identifiers (see Figure 7) contained within the bill, and from that it can pre-define the type of bill.

Response to Arguments

3. Applicant's arguments with respect to claims 1-30 have been considered but are moot in view of the new ground(s) of rejection.

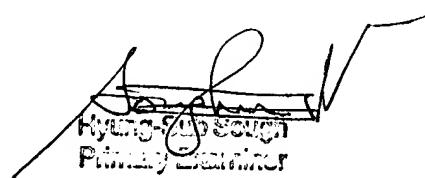
Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Kolling et al. (U.S. Patent No. 6,385,595) is cited of general interest.
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thach H Bui whose telephone number is 703-305-0063. The examiner can normally be reached on Monday-Friday, 7:30-4 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough, can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

T.B.
January 13, 2003



Hyung-Sup Sough
Primary Examiner